

[Mr. KING] I asked that this bill be passed over without prejudice which request was granted.

The National Forest Reservation Commission, established by Congress under an act commonly referred to as the Weeks law, has as its purpose the purchase and acquisition of inholdings within our national forests, providing these inholdings or acquisitions were useful for the production of forest products and contribute to the control of waters on navigable streams.

The National Forest Reservation Commission has done an outstanding job over the years in handling acquisitions and additions to our national forests.

Following the discussion on the floor of the House, I immediately contacted the Secretary of the Commission to determine why the acquisition of this inholding had not been referred to that Commission for consideration. I was informed by the Secretary that the Commission too had been concerned about this legislation, and the same question had been asked by the Secretary of the Army, who is also a member of the Commission.

An examination of the land indicates that while it will be useful for watershed protection for the city of Provo, Utah, it does not drain into a navigable stream and therefore does not comply with the requirements of the Weeks law to be considered by the Commission.

Therefore, I am pleased to have had the House reconsider this bill under my unanimous consent request and to have passed S. 1764.

(Mr. SAYLOR asked and was given permission to revise and extend his remarks.)

Mr. KING of Utah. Mr. Speaker, during the consideration of S. 1764 on the Consent Calendar today, some question was raised about the approval by the National Forest Reservation Commission of the land-acquisition provided for in the bill.

I am happy to report that the chief of the Forest Service has informed me that the land covered under S. 1764, which is identical to my own bill, H.R. 8344, does not come under the jurisdiction of the National Forest Reservation Commission. The Commission operates under the Weeks Law which applies only to lands of navigable streams. The Provo Canyon bill does not involve watershed lands of a navigable stream.

The letter to me from the Forest Service is as follows:

U.S. DEPARTMENT OF AGRICULTURE,
FOREST SERVICE,
Washington, D.C., September 20, 1965.

Hon. DAVID S. KING,
House of Representatives

DEAR MR. KING: Reference is made to your request for information about the relationship between the National Forest Reservation Commission and the proposed land purchase under H.R. 8344.

The National Forest Reservation Commission operates under the Weeks Law. This law applies to lands needed for timber production or protection of watersheds navigable streams. The area included in H.R. 8344 drains into the great basin; therefore the regular Weeks Law procedure does not apply and the National Forest Reservation

Commission could not set up a purchase unit. An act of Congress is therefore needed.

As a matter of policy we do bring the actual individual purchase cases before the Commission before finalization of each purchase. The Commission therefore has a chance to determine whether or not the price paid is reasonable and in relation to other purchases of land for National Forest purposes.

Sincerely yours,

EDWARD P. CLIFF,
Chief.

I thank the gentleman from Pennsylvania [Mr. SAYLOR] for agreeing to withdraw his objection after requesting and receiving similar information from the Forest Service. The people of Provo have waited a long time for this bill to be passed. It will allow the Forest Service to acquire valuable watershed land and, through proper management and control, to keep the water supply of the city of Provo safe, and prevent the dangers from floods and soil erosion.

GROUP LIFE INSURANCE FOR THE UNIFORMED SERVICES

Mr. TEAGUE of Texas. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 10873) to amend title 38 of the United States Code to establish a program of group life insurance which shall be provided by private insurance companies for members of the uniformed services who are on active duty, as amended.

The Clerk read as follows:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That (a) chapter 19 of title 38, United States Code, is amended by redesignating "Subchapter III—General" thereof as "Subchapter IV—General" and by inserting immediately after subchapter II thereof the following new subchapter III:

"SUBCHAPTER III—SERVICEMEN'S GROUP LIFE INSURANCE

"§ 765. Definitions

"For the purpose of this subchapter—
"(1) The term 'active duty' means full-time duty as a commissioned or warrant officer, or as an enlisted member of a uniformed service under a call or order to duty that does not specify a period of thirty days or less.

"(2) The term 'member' means a person on active duty in the uniformed services in a commissioned, warrant, or enlisted rank or grade.

"(3) The term 'uniformed services' means the Army, Navy, Air Force, Marine Corps, Coast Guard, Public Health Service, and Environmental Sciences Services Administration.

"§ 766. Eligible insurance companies

"(a) The Administrator is authorized, without regard to section 3709 of the Revised Statutes, as amended (41 U.S.C. 5), to purchase from one or more life insurance companies a policy or policies of group life insurance to provide the benefits specified in this subchapter. Each such life insurance company must (1) be licensed to issue life insurance in each of the fifty States of the United States and in the District of Columbia, and (2) as of the most recent December 31 for which information is available to the Administrator, have in effect at least 1 percent of the total amount of group life insurance which all life insurance companies have in effect in the United States.

"(b) The life insurance company or companies issuing such policy or policies shall establish an administrative office at a place and under a name designated by the Administrator.

"(c) The Administrator shall arrange with the life insurance company or companies issuing any policy or policies under this subchapter to reinsure, under conditions approved by him, portions of the total amount of insurance under such policy or policies with such other life insurance companies (which meet qualifying criteria set forth by the Administrator) as may elect to participate in such reinsurance.

"(d) The Administrator may at any time discontinue any policy or policies which he has purchased from any insurance company under this subchapter.

"§ 767. Persons insured; amount

"(a) Any policy of insurance purchased by the Administrator under section 766 of this title shall automatically insure any member of the uniformed services on active duty against death in the amount of \$10,000 from the first day of such duty, or from the date certified by the Administrator to the Secretary concerned as the date Servicemen's Group Life Insurance under this subchapter takes effect, whichever date is the later date, unless such member elects in writing (1) not to be insured under this subchapter, (2) to be insured in the amount of \$5,000.

"(b) If any member elects not to be insured under this subchapter or to be insured in the amount of \$5,000, he may thereafter be insured under this subchapter or insured in the amount of \$10,000 under this subchapter, as the case may be, upon written application, proof of good health, and compliance with such other terms and conditions as may be prescribed by the Administrator.

"§ 768. Termination of coverage; conversion

"Each policy purchased under this subchapter shall contain a provision, in terms approved by the Administrator, to the effect that any insurance thereunder on any member of the uniformed services shall cease (except in the case of members absent without leave) one hundred and twenty days after his separation or release from active duty, and that during the period such insurance is in force the insured upon request to the administrative office established under subsection 766(b) of this title shall be furnished a list of life insurance companies participating in the program established under this subchapter and upon written application (within such period) to the participating company selected by the insured and payment of the required premiums be granted insurance without a medical examination on a plan then currently written by such company which does not provide for the payment of any sum less than the face value thereof or for the payment of an additional amount as premiums if the insured engages in the military service of the United States, to replace the Servicemen's Group Life Insurance in effect on the insured's life under this subchapter. In addition to life insurance companies participating in the program established under this subchapter, such list shall include additional life insurance companies (not so participating) which meet qualifying criteria, terms, and conditions established by the Administrator and agree to sell insurance to members and former members in accordance with the provisions of the preceding sentence. In the case of any member who is absent without leave for a period of more than thirty-one days, insurance under this subchapter shall cease as of the date such absence commenced. Any such member so absent without leave, upon return to duty, may again be insured under this subchapter, but only if he complies with the

September 20, 1965

requirements set forth in section 767(b) of this section.

"§ 769. Deductions; payment; investment; expenses

"(a) During any period in which a member is insured under a policy of insurance purchased by the Administrator, under section 766 of this title, there shall be deducted each month from his basic or other pay until separation or release from active duty an amount determined by the Administrator (which shall be the same for all such members) as the share of the cost attributable to insuring such member under such policy, less any costs traceable to the extra hazard of active duty in the uniformed service. Any amount not deducted from the basic or other pay of a member insured under this subchapter while on active duty, if not otherwise paid, shall be deducted from the proceeds of any insurance thereafter payable. The initial monthly amount determined by the Administrator to be charged under this subsection for insurance under this subchapter may be continued from year to year, except that the Administrator may redetermine such monthly amount from time to time in accordance with experience. No refunds will be made to any member of any such amount properly deducted from his basic or other pay to cover the insurance granted under this subchapter.

"(b) For each month for which any member is so insured, there shall be contributed from the appropriation made for his pay an amount determined by the Administrator and certified to the Secretary concerned to be the cost of such insurance which is traceable to the extra hazard of active duty in the uniformed services. Such cost shall be determined by the Administrator on the basis of the excess mortality suffered by members and former members of the uniformed services insured under this subchapter above that incurred by the male civilian population of the United States of the same age as the median age of members of the uniformed services (disregarding a fraction of a year) as shown by the records of the uniformed services, the primary insurer or insurers, and the Department of Health, Education, and Welfare, together with the most current estimates of such mortality. The Administrator is authorized to make such adjustments regarding such contributions from pay appropriations as may be indicated from actual experience.

"(c) An amount equal to the first amount due on any such insurance may be advanced from current appropriations for active-service pay to any such member, which amount shall constitute a lien upon any service or other pay accruing to the person from whom such advance was made and shall be collected therefrom if not otherwise paid. No disbursing or certifying officer shall be responsible for any loss incurred by reason of such advance.

"(d) (1) The sums withheld from the basic or other pay of members under subsection (a) of this section, and the sums contributed from appropriations under subsection (b) of this section, together with the income derived from any dividends or premium rate adjustments received from insurers shall be deposited to the credit of a revolving fund established in the Treasury of the United States. All premium payments and extra hazard costs on any insurance policy or policies purchased under section 766 of this title and the administrative cost to the Veterans' Administration of insurance issued under this subchapter shall be paid from the revolving fund.

"(2) The Administrator is authorized to set aside out of the revolving fund such amounts as may be required to meet the administrative costs to the Veterans' Administration of insurance issued under this subchapter and all current premium payments and extra hazard costs on any in-

surance policy or policies purchased under section 766 of this title. The Secretary of the Treasury is authorized to invest in and to sell and retire special interest-bearing obligations of the United States for the account of the revolving fund. Such obligations issued for this purpose shall have maturities fixed with due regard for the needs of the fund and shall bear interest at a rate equal to the average market yield (computed by the Secretary of the Treasury on the basis of market quotations as of the end of the calendar month next preceding the date of issue) on all marketable interest-bearing obligations of the United States then forming a part of the public debt which are not due or callable until after the expiration of four years from the end of such calendar month except that where such average market yield is not a multiple of one-eighth of 1 per centum, the rate of interest of such obligation shall be the multiple of one-eighth of 1 per centum nearest such market yield.

"(3) Notwithstanding the provisions of section 762 of this title, the Administrator shall, from time to time, determine the administrative costs to the Veterans' Administration which in his judgment are properly allocable to insurance issued under this subchapter and shall transfer such cost from the revolving fund to the appropriation 'General operating expenses, Veterans' Administration'.

"§ 770. Beneficiaries; payment of insurance

"(a) Any amount of insurance under this subchapter in force on any member or former member on the date of his death shall be paid, upon the establishment of a valid claim therefor, to the person or persons surviving at the date of his death, in the following order of precedence:

"First, to the beneficiary or beneficiaries as the member or former member may have designated by a writing received in the uniformed services prior to such death;

"Second, if there be no such beneficiary, to the widow or widower of such member or former member;

"Third, if none of the above, to the child or children of such member or former member and descendants of deceased children by representation;

"Fourth, if none of the above, to the parents of such member or former member or the survivor of them;

"Fifth, if none of the above, to the duly appointed executor or administrator of the estate of such member or former member;

"Sixth, if none of the above, to the other next of kin of such member or former member entitled under the laws of domicile of such member or former member at the time of his death.

"(b) If any person otherwise entitled to payment under this section does not make claim therefor within one year after the death of the member or former member, or if payment to such person within that period is prohibited by Federal statute or regulation, payment may be made in the order of precedence as if such person had predeceased the member of former member, and any such payment shall be a bar to recovery by any other person.

"(c) If, within two years after the death of the member or former member, no claim for payment has been filed by any person entitled under the order of precedence set forth in this section, and neither the Administrator nor the administrative office established by the insurance company or companies pursuant to section 766(b) of this title has received any notice that any such claim will be made, payment may be made to a claimant as may in the judgment of the Administrator be equitably entitled thereto, and such payment shall be a bar to recovery by any other person. If, within four years after the death of the member or former member, payment has not been made

pursuant to this section and no claim for payment by any person entitled under this section is pending, the amount payable shall escheat to the credit of the revolving fund referred to in section 769(d).

"(d) The member may elect settlement of insurance under this subchapter either in a lump sum or in thirty-six equal monthly installments. If no such election is made by the member the beneficiary or beneficiaries may elect settlement either in a lump sum or in thirty-six equal monthly installments. If the member has elected settlement in a lump sum, the beneficiary or beneficiaries may elect settlement in thirty-six equal monthly installments.

"§ 771. Basic tables of premiums; readjustment of rates

"(a) Each policy or policies purchased under section 766 of this title shall include for the first policy year a schedule of basic premium rates by age which the Administrator shall have determined on a basis consistent with the lowest schedule of basic premium rates generally charged for new group life insurance policies issued to large employers, this schedule of basic premium rates by age to be applied, except as otherwise provided in this section, to the distribution by age of the amount of group life insurance under the policy at its date of issue to determine an average basic premium per \$1,000 of insurance. Each policy so purchased shall also include provisions whereby the basic rates of premium determined for the first policy year shall be continued for subsequent policy years, except that they may be readjusted for any subsequent year, based on the experience under the policy, such readjustment to be made by the insurance company or companies issuing the policy on a basis determined by the Administrator in advance of such year to be consistent with the general practice of life insurance companies under policies of group life insurance issued to large employers.

"(b) The total premiums for the policy or policies shall be the sum of the amounts computed according to the provisions of subsection (a) above and the estimated costs traceable to the extra hazard of active duty in the uniformed services as determined by the Administrator, subject to the provision that such estimated costs traceable to the extra hazard shall be retroactively readjusted annually in accordance with section 769(b).

"(c) Each policy so purchased shall include a provision that, in the event the Administrator determines that ascertaining the actual age distribution of the amounts of group life insurance in force at the date of issue of the policy or at the end of the first or any subsequent year of insurance thereunder would not be possible except at a disproportionately high expense, the Administrator may approve the determination of a tentative average group life premium, for the first or any subsequent policy year, in lieu of using the actual age distribution. Such tentative average premium rate shall be redetermined by the Administrator during any policy year upon request by the insurance company or companies issuing the policy, if experience indicates that the assumptions made in determining the tentative average premium rate for that policy year were incorrect.

"(d) Each policy so purchased shall contain a provision stipulating the maximum expense and risk charges for the first policy year, which charges shall have been determined by the Administrator on a basis consistent with the general level of such charges made by life insurance companies under policies of group life insurance issued to large employers. Such maximum charges shall be continued from year to year, except that the Administrator may redetermine such maximum charges for any year either by agreement with the insurance company or companies issuing the policy or upon writ-

ten notice given by the Administrator to such companies at least one year in advance of the beginning of the year for which such redetermined maximum charges will be effective.

"(e) Each such policy shall provide for an accounting to the Administrator not later than ninety days after the end of each policy year, which shall set forth, in a form approved by the Administrator, (1) the amounts of premiums actually accrued under the policy from its date of issue to the end of such policy year, (2) the total of all mortality and other claim charges incurred for that period, and (3) the amounts of the insurers' expense and risk charge for that period. Any excess of the total of item (1) over the sum of items (2) and (3) shall be held by the insurance company or companies issuing the policy as a special contingency reserve to be used by such insurance company or companies for charges under such policy only, such reserve to bear interest at a rate to be determined in advance of each policy year by the insurance company or companies issuing the policy, which rate shall be approved by the Administrator as being consistent with the rates generally used by such company or companies for similar funds held under other group life insurance policies. If and when the Administrator determines that such special contingency reserve has attained an amount estimated by the Administrator to make satisfactory provision for adverse fluctuations in future charges under the policy, any further excess shall be deposited to the credit of the revolving fund established under section 766 of this title. If and when such policy is discontinued, and if after all charges have been made, there is any positive balance remaining in such special contingency reserve, such balance shall be deposited to the credit of the revolving fund, subject to the right of the insurance company or companies issuing the policy to make such deposit in equal monthly installments over a period of not more than two years.

"§ 772. Benefit certificates

"The Administrator shall arrange to have each member insured under a policy purchased under section 766 of this title receive a certificate setting forth the benefits to which the member is entitled thereunder, to whom such benefit shall be payable, to whom claims should be submitted, and summarizing the provisions of the policy principally affecting the member. Such certificate shall be in lieu of the certificate which the insurance company or companies would otherwise be required to issue.

"§ 773. Forfeiture

"Any person guilty of mutiny, treason, spying, or desertion, or who, because of conscientious objections, refuses to perform service in the Armed Forces of the United States or refuses to wear the uniform of such force, shall forfeit all rights to Servicemen's Group Life Insurance under this subchapter. No such insurance shall be payable for death inflicted as a lawful punishment for crime or for military or naval offense, except when inflicted by an enemy of the United States.

"§ 774. Advisory Council on Servicemen's Group Life Insurance

"There is hereby established an Advisory Council on Servicemen's Group Life Insurance consisting of the Secretary of the Treasury as Chairman, the Secretary of Defense, the Secretary of Commerce, the Secretary of Health, Education, and Welfare, and the Director of the Bureau of the Budget, each of whom shall serve without additional compensation. The Council shall meet once a year, or oftener at the call of the Admin-

istrator, and shall review the operations under this subchapter and advise the Administrator on matters of policy relating to his activities thereunder.

"§ 775. Jurisdiction of District Courts

"The district courts of the United States shall have original jurisdiction of any civil action or claim against the United States founded upon this subchapter.

"§ 776. Effective date

"The insurance provided for in this subchapter and the deductions and contributions for that purpose shall take effect on the date designated by the Administrator and certified by him to each Secretary concerned."

(b) Section 211(a) of title 38, United States Code, is amended by inserting "775," immediately before "784".

Sec. 2. The analysis of chapter 19 of title 38, United States Code, is amended (1) by redesignating "SUBCHAPTER III—GENERAL" as "SUBCHAPTER IV—GENERAL" and (2) by inserting after

"760. Waiver of premium payment on due date."

the following:

"SUBCHAPTER III—SERVICEMEN'S GROUP LIFE INSURANCE

"Sec.

"765. Definitions.

"766. Eligible insurance companies.

"767. Persons insured; amount.

"768. Termination of coverage; conversion.

"769. Deductions; payment; investment; expenses.

"770. Beneficiaries; payment of insurance.

"771. Basic tables of premiums; readjustment of rates.

"772. Benefit certificates.

"773. Forfeiture.

"774. Advisory Council on Servicemen's Group Life Insurance.

"775. Jurisdiction of District Courts.

"776. Effective date."

Sec. 3. (a) In the case of each veteran who died or dies—

(1) as a direct result of actions of hostile forces;

(2) as a direct result of an accident involving a military or naval aircraft or an aircraft under charter to the Department of Defense, Army, Navy, or Air Force;

(3) as a direct result of an explosion of an instrumentality of war; or

(4) while performing service for which incentive pay for hazardous duty or special pay is authorized by section 301, 304, or 310 of title 37, United States Code; while in the active military, naval, or air service during the period from January 1, 1957, to the date immediately preceding the date on which the Servicemen's Group Life Insurance program is placed in effect pursuant to section 776 of title 38, United States Code, both dates inclusive, the Administrator of Veterans' Affairs shall pay a death gratuity to the widow or widower, child or children, or parent or parents of such veteran, as provided in subsection (b), in an amount not exceeding \$5,000, determined as provided in subsection (c), but only if (A) application is made for such death gratuity within one year after the date of enactment of this Act and (B) the person or persons receiving a death gratuity under this section waive all future rights to death compensation and dependency and indemnity compensation, under title 38, United States Code, on account of the death of such veteran.

(b) The death gratuity authorized by this section shall be paid to the following classes of persons and in the order named—

(1) to the widow or widower of the veteran, if living;

(2) if no widow or widower, to the child or children of the veteran, if living, in equal shares;

(3) if no widow, widower, or child, to the parent or parents of the veteran who last bore that relationship, if living, in equal shares.

(c) (1) The death gratuity authorized by this section shall be \$5,000 reduced by the aggregate amount of (A) United States Government Life Insurance and National Service Life Insurance paid or payable on account of the death of such veteran and (B) any death compensation or dependency and indemnity compensation received on account of the death of such veteran by the person or persons who receive such death gratuity.

(2) In any case where two or more persons are eligible for a death gratuity under this section on account of the death of the same veteran but one or more of such persons do not waive future death compensation or dependency and indemnity compensation payable under title 38, the Administrator shall pay his or their share of such death gratuity to the person or persons waiving such compensation. However, the death compensation or dependency and indemnity compensation payable to any other person shall not be increased solely as the result of an election and waiver under this section.

(3) The right of any person to payment of a death gratuity under this section shall be conditioned upon his being alive to receive such payment. No person shall have a vested right to any such payment and any payment not made during the person's lifetime shall be paid to the person or persons within the permitted class next entitled to priority, as provided in subsection (b).

(d) Any terms used in this section which are defined in section 101 or 102(b) of title 38, United States Code, shall, for the purposes of this section, have the meanings given to them by such section 101 or 102(b), except that (1) the term "veteran", as used in this section, includes a person who dies while in the active military, naval, or air service and (2) the term "child" shall not be limited with respect to age or marital status.

(e) Appropriations made to the Veterans' Administration for "Compensation and Pensions" shall be available for the payment of death gratuities under this section.

The SPEAKER pro tempore. Is a second demanded?

Mr. TEAGUE of California. Mr. Speaker, I demand a second.

The SPEAKER pro tempore. Without objection, the second will be considered as ordered.

There was no objection.

The SPEAKER pro tempore. The gentleman from Texas [Mr. TEAGUE] will be recognized for 20 minutes and the gentleman from California [Mr. TEAGUE] will be recognized for 20 minutes.

GENERAL LEAVE

Mr. TEAGUE of Texas. Mr. Speaker, I ask unanimous consent that all Members may have 5 legislative days in which to revise and extend their remarks in the Record in this legislation.

The SPEAKER pro tempore. Without objection, it is so ordered.

Mr. TEAGUE of Texas. Mr. Speaker, the bill which we are considering today has been worked out over a period of weeks due to the diligent operation and consideration of the members of the Subcommittee on Insurance, headed by the gentleman from Tennessee [Mr. ROBERT A. EVERETT]. I wish to commend him and his group, the gentleman from North Carolina [Mr. KORNEGAY], the gentleman

September 20, 1965

from Ohio [Mr. SECREST], the gentleman from California [Mr. BROWN], the gentleman from Wyoming [Mr. RONCALIO], the gentleman from California [Mr. TEAGUE], the gentleman from Kansas [Mr. ELLSWORTH], and the gentleman from Ohio [Mr. AYRES].

The bill provides for a group life insurance program and also has a retroactive death gratuity feature covering a limited number of deaths which occurred on and after January 1, 1957, and prior to the date that the group program becomes effective.

This program will be administered by the Veterans' Administration and underwritten by the private insurance industry. We hope for and expect broad industry participation.

The bill empowers the Administrator to arrange that the company or companies writing the "prime" or "master" group policies reinsure with other insurers. The committee's intention is that there would be broad participation in that reinsurance.

In particular—and in this respect I want to emphasize what the committee's report shows to be the intent of this bill—the reinsurance should be arranged taking into account the proportion of the participation that the country's life insurance companies have been showing in writing insurance on their own initiative on the lives of men in the uniformed services and not restricted to insurance companies under the limited formula of the bill. Participation in this program should be allocated, taking into account the total amount of insurance in force which the various companies have already written on the lives of members of the uniformed services. The Administrator has latitude under the bill to develop a formula on this. The necessary data is readily available from such sources as the allotment records of the military services.

It is definitely not the intention of this bill to displace those companies which have devoted themselves to the provision of insurance on the lives of military personnel, and the intent of the reinsurance provision is that these companies will not be displaced.

It is fully supported by the Department of Defense and the Veterans' Administration. The only cost will be due to the extra hazards of the service, estimated at the present time to be \$4 million a year so long as casualties in Vietnam are not increased. Section 3 relates to the retroactive feature which has a one-time cost estimated at \$19,700,000.

Many individuals in the Department of Defense and the Veterans' Administration were consulted on this proposal. Because of their unique contribution and great amount of effort, I want to commend particularly Mr. Donald C. Knapp, the Assistant General Counsel of the Veterans' Administration, and his associate, Mr. Edward Ogle. Mr. William Poissant, Chief Actuary of the Veterans' Administration, was extremely helpful in presenting actuarial data in such a manner as to make it understandable to laymen. As usual, Mr. Robert Guthrie of the Office of the Legislative Counsel of the House turned in a sterling performance.

To these individuals who made lasting contributions, the committee and the House is indeed indebted.

I ask unanimous consent to include as a part of my remarks at this point several expressions of support of this legislation from various organizations:

WASHINGTON, D.C.,
September 20, 1965.

OLIVER E. MEADOWS,
Staff Director, House Committee on Veterans' Affairs, House of Representatives:

The Retired Officers Association supports enactment of H.R. 10873 to provide group life insurance to uniform services.

JAMES W. CHAPMAN,
Legislative Counsel.

SEPTEMBER 20, 1965.

Hon. OLIN E. TEAGUE,
Chairman, Committee on Veterans' Affairs,
House of Representatives, Washington,
D.C.:

H.R. 10873 provides dependency and indemnity compensation or death gratuity to the survivors of deceased servicemen from January 1, 1957, and insurance coverage to present servicemen and future veterans. The Disabled American Veterans support the provisions of H.R. 10873 and encourages its enactment into law.

CLAUDE L. CALLEGARY,
National Commander,
Disabled American Veterans.
WASHINGTON, D.C.

WASHINGTON, D.C.,
September 18, 1965.

OLIN E. TEAGUE,
Chairman, House Committee on Veterans' Affairs, U.S. House of Representatives,
Washington, D.C.:

VFW supports H.R. 10873 to authorize low-cost insurance for members of armed services who are carrying on the fight against communism. Delegates representing 1,300,000 members to the 66th National Convention held in Chicago, Ill., last August adopted resolution calling for adequate insurance protection for all in service deaths since end of Korean war. H.R. 10873 substantially carries out VFW position. Urgently requested that H.R. 10873 be favorably considered and passed by House at earliest opportunity.

ANDY BORG,
Commander in Chief, Veterans of
Foreign Wars of the United States.

WASHINGTON, D.C.,
September 20, 1965.

Hon. OLIN E. TEAGUE,
Chairman, House Veterans' Affairs Committee,
Cannon Office Building, Washington, D.C.

DEAR CONGRESSMAN TEAGUE: AMVETS unanimously support H.R. 10873 which will provide group life insurance for uniform servicemen now on active duty in South Vietnam and throughout the world. AMVETS sincerely hope that the U.S. Congress will pass this very important legislation today.

DON SPAGNOLO,
National Executive Director.

WASHINGTON, D.C.,
September 20, 1965.

Hon. OLIN E. TEAGUE,
Chairman, House Committee on Veterans' Affairs, House Office Building, Washington, D.C.:

The Reserve Officers Association of the United States is following with interest the hearings of your committee on H.R. 10873 which would authorize insurance coverage for all servicemen on active duty. This association strongly supports this bill and urges your committee to favorably report

same with a view toward enactment in this session of Congress.

JOHN T. CARLTON,
Colonel, U.S. Army Reserve,
Executive Director.

WASHINGTON, D.C.,
September 20, 1965.

Hon. OLIN E. TEAGUE,
Chairman, Committee on Veterans' Affairs,
House of Representatives, Washington,
D.C.:

As I stated before the President's Cabinet Committee on Federal Staff Retirement Systems on July 14, the Air Force Association supports a group life insurance program for the military made available to servicemen on the same voluntary basis as that provided for members of the civil service. As a substitute measure, the Air Force Association urges the enactment of H.R. 10873.

JESS LARSON,
President.

I yield such time as he may desire to the chairman of the subcommittee, the gentleman from Tennessee [Mr. EVERETT].

(Mr. EVERETT asked and was given permission to revise and extend his remarks and to include extraneous material.)

Mr. EVERETT. Mr. Speaker, I appreciate the kind remarks of the chairman of the Committee on Veterans' Affairs, the gentleman from Texas [Mr. TEAGUE], concerning the activities of the Subcommittee on Insurance which were only possible, of course, through his full cooperation and support.

I am happy to say that this bill is supported by the Department of Defense and the Veterans' Administration.

The bill sets up a servicemen's group life insurance program. It provides a group life insurance program for all members of the uniformed service who are on active duty on the effective date designated by the Administrator of Veterans' Affairs for the program.

Coverage is automatic, with the serviceman required to take affirmative action to take himself out of the program. The coverage provided is \$10,000 or \$5,000, no other amounts. If the serviceman elected out of the program and later applies for readmission, he must show good health.

Premium rates, for servicemen, are expected to be \$2 a month for \$10,000 of group insurance and \$1 per month for \$5,000 of group insurance, including claim and administrative costs. This cost may be adjusted, hopefully downward, as experience dictates.

Servicemen's premiums would be deducted from their pay by the Department of Defense and remitted to the Veterans' Administration.

The deductions from the pay would cover the administrative expenses of the Veterans' Administration.

The extra hazard cost of insuring servicemen would be paid by the United States after determination on an actuarial basis, with total payment for extra hazard cost estimated at \$4 million a year during periods when casualties are at present levels. Peacetime costs would not entail any extra hazard contribution, or at most a very small one.

The insured may elect settlement in a lump-sum payment or in 36-month

period in equal monthly installments. If the insured fails to make such election, the beneficiary may do so. The insured may designate any person as a beneficiary. If an affirmative designation is not made, the insurance would be paid in the following order: widow or widower; child or children; parents; if none of the above, to the executor or administrator of the estate; if none of the above, to the next of kin of such member or former member under the laws of domicile of such member at the time of his death.

Upon discharge from the service, the individual is protected in the full amount of his policy for 120 days, the cost for this being borne by premiums paid during the period of his active service.

While covered by insurance under this program an individual would have the right to obtain from a private insurance company an insurance policy without medical examination in an amount equal to the group insurance policy under which he was protected during the period of service.

If the man has a service-connected disability, he would be eligible for a commercial policy without medical examination under this program and, in addition, would be eligible for a \$10,000 service disabled veteran's insurance policy administered by the Veterans' Administration.

The number of participating companies would be determined by the Administrator. The expectation is that the number of companies insuring and reinsuring under this program will closely approximate the number under the existing Federal employees group life insurance program. The primary insurer or insurers would be required to be eligible to do insurance business in all 50 States and the District of Columbia while reinsurers would not be so limited.

Group life insurance coverage under this program would be in addition to any U.S. Government Life Insurance or National Service Life Insurance which the serviceman might hold.

The death gratuity program would cover death incurred in the active military, naval, or air service during the period from January 1, 1957, to the effective date of the servicemen's group life insurance program. The death must have resulted from, first, action of hostile forces; second, an accident involving a military or naval aircraft; third, an explosion of an instrumentality of war; fourth, the performance of service for which certain incentive or special pay for hazardous duty is authorized.

Death gratuity payments would be made to the widow of the veteran; if no widow is living, then to his child or children; and if no widow or child is living, then to his living parent or parents. No other persons would be eligible.

Recipients of death gratuity payments would have to waive all future death compensation or dependency and indemnity compensation on account of the death of the veteran with respect to whom the death gratuity is paid.

The amount of death gratuity payment would be \$5,000, reduced by the

amount of U.S. Government Life Insurance or National Service Life Insurance paid or payable on account of the death of the veteran and any death compensation or dependency and indemnity compensation received on account of the death of such veteran by the recipient of the death gratuity.

I want to close my remarks by expressing my appreciation to my colleagues on the Subcommittee on Insurance for their understanding and full support. All of our actions in the subcommittee and the full committee were by unanimous vote, and I hope that this measure may be speedily enacted into law.

There is one other matter I should like to bring to the attention of the House. Senator TALMADGE was the leader in passing the Senate version of this bill. I have a letter from him. I read it to the House:

SEPTEMBER 16, 1965.

HON. ROBERT A. EVERETT,
Chairman, Subcommittee on Insurance,
Committee on Veterans' Affairs, House of
Representatives, Washington, D.C.

DEAR CONGRESSMAN: Thank you for your letters of September 14 and 15, and the enclosures, regarding the action taken by your subcommittee on servicemen's insurance.

It is gratifying to see the Veterans' Committee propose legislation in an area which, unfortunately, has been ignored for too long a period of time.

With warm personal regards, I am
Sincerely,

HERMAN E. TALMADGE.

Mr. ROGERS of Colorado. Mr. Speaker, will the gentleman yield?

Mr. EVERETT. I yield to the gentleman from Colorado.

Mr. ROGERS of Colorado. I thank the gentleman for yielding, because I am interested in the statement contained in item 3 of the blue sheet, which is:

Premium rates, for servicemen, are expected to be \$2 a month for \$10,000 of group insurance and \$1 per month for \$5,000 of group insurance, including claim and administrative costs.

Does the gentleman have any figures to support the cost of \$2 a month for \$10,000 of insurance, which is \$24 a year?

Mr. EVERETT. That figure comes from the Chief Actuary of the Veterans' Administration. Hopefully it may even be less.

Mr. ROGERS of Colorado. I find in paragraph 769, on page 19 of the bill, that the amount of the premium is going to be determined by the Veterans' Administration, by the Administrator.

Mr. EVERETT. That is correct.

Mr. ROGERS of Colorado. If it can be had for \$2 a month, and the companies have agreed that they can do it for \$2 a month, why do we not write that into the law?

Mr. EVERETT. There is no experience in this field, at this time. We are plowing a new field.

Mr. ROGERS of Colorado. That leads to the next question. This is group insurance?

Mr. EVERETT. That is correct.

Mr. ROGERS of Colorado. A premium of \$24 a year is exceedingly cheap, we will all agree. I doubt whether the gentleman or I or any group could go out to buy it at that rate. However, under item 6 of the blue sheet it is stated:

The extra hazard cost of insuring servicemen would be paid by the United States after determination on an actuarial basis, with the total payment for extra hazard cost estimated at \$4 million a year during periods when casualties are at present levels. Peacetime costs would not entail any extra hazard contribution, or at most a very small one.

Now my question is, when it is determined what the extra cost for the hazard may be, is this \$4 million then paid to the insurance company?

Mr. EVERETT. The program will work in this fashion:

At the end of the year the Veterans' Administration will have an accounting and ascertain from the Department of Defense the average age of the individuals in the service. It will thereafter obtain from the Bureau of the Census the latest mortality rate at that age for the population generally. The prime insurer or insurers will, as an example, present a bill to the Veterans' Administration saying \$50 million has been paid in death claims. Based on the formula of the average age and the population statistics, the Veterans' Administration will determine, as an example, that the normal death claims would cost \$46 million. The VA will therefore pay to the prime insurer or insurers \$4 million as the extra-hazard cost, due to the extra-hazards of military service, and this \$4 million will come from the pay appropriation available to the various Armed Forces under the Department of Defense.

Mr. ROGERS of Colorado. I understand, then, that the \$4 million would be paid into a revolving fund which does not go to the insurance company at the time. Is that right?

Mr. EVERETT. I believe my previous reply answers the point.

Mr. ROGERS of Colorado. And if there is a death, that leads to further complications.

Mr. EVERETT. Would the gentleman please state that again?

Mr. ROGERS of Colorado. There is \$4 million that is estimated will be paid for this hazardous duty or whatever the extra premium may be for this hazardous duty in the military, as I understand it, which will be placed into a separate fund. The individual, as I understand it from the bill, when he gets into the service automatically comes in under the \$2 a month premium unless he declares otherwise.

Mr. EVERETT. That is right. He has to put in writing that he wishes to get out of the program.

Mr. ROGERS of Colorado. When the \$2 is collected and turned over to the Administrator of the Veterans' Administration, does he thereafter pay the premiums direct to the companies that have come in under this policy?

Mr. EVERETT. The Administrator of the Veterans' Administration does. That has been collected by the Department of Defense from the pay of the serviceman and remitted to the VA.

Mr. ROGERS of Colorado. And they keep that premium and pay out according to the policy that they issue, which has been approved by the Administrator?

Mr. EVERETT. That is right, sir.

September 20, 1965

Mr. ROGERS of Colorado. What bothers me is that in this hazardous duty premium of \$4 million a year, have you set that up separately in its administration and, if you do and somebody's death results from duty action, is the liability then paid by the company that has issued the policy in the first instance?

Mr. EVERETT. This is put into a revolving fund, I may say to the gentleman from Colorado, and all of these claims are paid by the insurance company which has assumed the risk.

Mr. ROGERS of Colorado. Then, what happens to the insurance company that gets the \$2? What I am trying to emphasize is that in the first instance you have a policy issued. If there is no hazard in connection with that, the money collected from the serviceman is given to the insurance company. If anything happens to him, that insurance company pays off that policy.

Mr. EVERETT. That is right.

Mr. ROGERS of Colorado. But if he goes into action or gets into a hazardous situation and extra premiums are required to the extent of this estimated \$4 million—

Mr. EVERETT. That is right.

Mr. ROGERS of Colorado. Then is that \$4 million taken by the Administrator after he has issued the bonds and given to the insurance company or it is retained in the fund?

Mr. EVERETT. No bonds are issued. The program works as I have already explained.

Mr. ROGERS of Colorado. If it all goes into one fund, how much of it has been given to these insurance companies and at what stage?

Mr. EVERETT. As the Administrator decides.

Mr. ROGERS of Colorado. If the Administrator decides that here is a hazardous situation and the premium of \$2 is not adequate so I determine that in order to be adequate it is going to take \$6 a month, then what happens? Then can he under this bill take the \$6 a month and give it to the insurance company?

Mr. EVERETT. If the situation in Vietnam escalates, of course, the extra-hazard cost to the Government will increase.

Mr. ROGERS of Colorado. Then you do not set up a separate fund?

Mr. EVERETT. No; we do not.

Mr. ROGERS of Colorado. But you do pay it to the insurance company for the hazardous duty?

Mr. EVERETT. Yes, sir.

Mr. ROGERS of Colorado. There is no limit to what the Administrator may determine the hazard premiums to be, is that correct?

Mr. EVERETT. There is no limit whatsoever—just plain good judgment and I know we can count on William J. Driver for that.

Mr. ROGERS of Colorado. I thank the gentleman for this explanation.

Mr. TEAGUE of California. Mr. Speaker, I ask unanimous consent to revise and extend my remarks; and immediately after my remarks that the gentleman from Indiana [Mr. ADAIR] be accorded the same privilege; immedi-

ately after his, the gentleman from Kansas [Mr. ELLSWORTH] and, after that, the gentleman from Kansas [Mr. SHAVER].

The SPEAKER pro tempore. Without objection, it is so ordered.

There was no objection.

Mr. TEAGUE of California. Mr. Speaker, the gentleman from Tennessee has accurately and fully explained this bill. He pointed out, correctly, of course, that the measure came out of the subcommittee and the full committee by a unanimous vote. I think this is a splendid piece of legislation.

I might point out for the benefit of my colleagues that if you have received wires or messages from throughout the country, sent by persons engaged in the life insurance business in opposition to the bill I am convinced that these persons do not understand the bill. I think if you will send them a copy of the committee report they will find that they do not object. This is private enterprise. This is coverage provided by the commercial insurance companies under a group plan. This is a splendid example of the cooperation between private enterprise and the Government.

I fully endorse the bill and urge its unanimous adoption by the House.

This bill will provide a program of low-cost group life insurance protection for every man and woman in the Armed Forces of the United States.

In 1957, the insurance or indemnity protection that had been available to members of the Armed Forces was terminated. The need for this type of protection was not great at that time because commercial insurance at standard rates could easily be obtained by servicemen. Today, however, we are confronted with a different situation.

With the increasing participation of American troops in the combat action in Vietnam, the insurance industry is confronted with the necessity of inserting war exclusion clauses in life insurance policies. Already, at least one major company in the life underwriting field is using the war exclusion clause in its policies. In the case of servicemen who have been alerted or have received orders for duty in a combat area, it is almost impossible for them to obtain insurance. An insurance industry representative who spoke for 380 life insurance companies writing more than 94 percent of the legal reserve life insurance sold in the Nation, informed our committee that only 10 percent of these 380 companies are still writing life insurance policies without a war exclusion clause on servicemen alerted for combat duty.

Because of the diminishing availability of commercial life insurance to the servicemen of today, our committee found it necessary to explore in depth the manner in which the Federal Government could best remedy this gap in survivor benefits. The result is the bill before you today.

H.R. 10873 provides insurance coverage in the amounts of \$10,000 or \$5,000 for every person in military service who desires it. The insurance would be underwritten by the insurance industry with the Government bearing the costs

of deaths due to extra hazardous service. This cost, based on present levels of extra hazardous casualties, is estimated at \$4 million annually. The cost of the insurance to the serviceman is \$2 monthly for \$10,000 coverage and \$1 monthly for \$5,000 coverage.

The program would operate in this manner. Upon entrance into military service, the serviceman would automatically be insured for \$10,000. If he makes a written request, he may decline the insurance or elect the \$5,000 coverage. The insured may designate anyone as his beneficiary. He may also elect either a lump sum settlement or 36 equal monthly installments. The insurance will remain in force for 120 days after separation. During this period, the discharged serviceman may be furnished a list of participating insurance companies, any of which will issue a policy with a similar amount of coverage without a physical examination. This provision of the bill will be of particular value to the seriously disabled veteran who would otherwise be uninsurable.

In addition to the insurance program, H.R. 10873 offers a lump sum death gratuity of \$5,000 to the next of kin of any serviceman without Government life insurance who died under certain conditions between January 1, 1957, and the date this legislation becomes effective. Death must have resulted from, first, the action of hostile forces; second, an accident involving military or naval aircraft; third, an explosion of an instrumentality of war; or, fourth, the performance of service for which incentive or hazardous duty pay is authorized. To be entitled to the gratuity, recipients would have to waive any future entitlement to monthly survivor benefits.

Mr. Speaker, this is a good bill and I will support it.

It offers a comprehensive insurance coverage at a reasonable premium rate and equally important, it permits private insurance companies to underwrite the insurance without the Federal Government moving even deeper into the insurance business.

Mr. ADAIR. Mr. Speaker, I rise in support of H.R. 10873. In so doing, I want to extend my congratulations and thanks to the Subcommittee on Insurance of the Committee on Veterans' Affairs. This group has labored long and hard to bring forth a bill that enjoys the support of the insurance industry as well as most of the veterans' organizations.

The insurance offered under this bill will fill a void in the survivor benefit program. It will permit every serviceman to obtain \$5,000 or \$10,000 of life insurance at the nominal premium rate of \$1 or \$2 monthly. While the insurance is not mandatory, the serviceman's affirmative action in writing will be required to refuse it.

The insurance will be available to all servicemen. It makes no distinction between those in a combat zone and those who are not. It proposes a permanent program and will be available to career personnel as well as draftees both now and in the future when U.S. Armed Forces may no longer be engaged in hostile actions.

The cost of this program to the Federal Government today is estimated at \$4 million annually. In a strictly peacetime situation, this cost will be reduced considerably because of the decline in deaths due to extra hazardous causes.

One group of survivors in particular, Mr. Speaker, should benefit from this bill. These are the parents of an unmarried serviceman killed in Vietnam. Because parents must meet an extremely stringent income limitation to qualify for monthly survivor benefits, many of them receive no payment from the Federal Government upon the death of a son in combat. I am pleased that H.R. 10873 will provide a death benefit for this deserving group.

Mr. Speaker, this bill will provide an immediate, low-cost group insurance program, available to all servicemen at a minimum cost to the Federal Government. I urge my colleagues to join me in supporting this measure.

Mr. ELLSWORTH. Mr. Speaker, at the outset I want to recognize, and express my deep appreciation for, the leadership of the distinguished junior Senator from Georgia, in this important field of insurance coverage for our American boys who are being called daily into combat in defense of freedom and liberty. The able and courageous junior Senator from Georgia, together with his colleagues of the other body who joined with him in sponsoring legislation in this field are entitled to the tribute of all Americans everywhere.

In today's troubled world, American boys are being asked to risk their lives in the defense of freedom. When an American fighting man is killed in the line of duty in such action spots as Vietnam, the Dominican Republic—or even on our own shores—no amount of legislation can remove the heartbreak and sorrow of his family and friends. We can remove some of the financial strain, and I therefore urge the House of Representatives to pass the bill before us, providing a group life insurance program for all members of the uniformed service on active duty.

This bill provides coverage of \$10,000 or \$5,000 at the serviceman's option, for a low premium of 20 cents per \$1,000 per month. Coverage is automatic unless the serviceman takes himself out of the program. The insured may elect settlement in a lump-sum payment or in 36 monthly installments, and the insurance is in addition to any U.S. Government life insurance or national service life insurance the serviceman may hold. Dependents of military men killed in action, or performance of service since 1957, when a previous program expired, are entitled to a \$5,000 gratuity.

Although the administration opposed similar legislation during Senate hearings, I am pleased that the President has apparently changed his mind and supports the House committee bill. Such insurance is overdue, but it is gratifying to note the speedy action being taken by Congress on a matter of great importance to our servicemen, their wives, and their children.

It is understandable that many life insurance companies have felt that they could not, as a matter of fairness to ex-

isting policy holders, undertake to insure large numbers of servicemen alerted for combat areas. Even though a minority of the companies have continued to issue limited amounts of insurance to military personnel bound for Vietnam, such servicemen have often found it difficult to obtain the insurance on short notice.

The group life insurance program provided under H.R. 10873 will remedy this situation without getting the Federal Government into the life insurance business and without providing insurance when it is not needed. This program should also serve as a permanent solution to the problem of providing additional coverage whenever this may be advisable as the cold war waxes and wanes. Its practicability and flexibility have been tested by some 10 years' experience with a similar program for civilian employees of the Federal Government.

Upon termination of his military service, or even while in the service, each serviceman who takes advantage of the group insurance program will be entitled to convert his group insurance, without a medical examination, to a policy or a plan issued by a private company in an amount equal to his group insurance. He will be able to do so not only with any company that qualifies as a primary reinsurer or a reinsurer of the program but also with any other company that meets criteria or conditions laid down by the Administrator of Veterans' Affairs. Companies throughout the country, regardless of whether or not they choose to become primary reinsurers of the program, will be able to offer their services to veterans when they convert their group insurance.

The serviceman who has a service connected disability will be able to exercise the right of conversion without a medical examination and also avail himself of a \$10,000 service disabled veterans insurance administered by the Veterans' Administration. Thus the veteran who needs life insurance most will be doubly protected.

I believe firmly that, as result of this group life insurance program for military personnel, the life insurance agents of this country—who have been an indispensable element of good insurance service over the years—will have new and greater opportunities to help veterans in the future, if only because the agent can be of real assistance to the veteran at the time of conversion of the group insurance. Furthermore, the veterans' perspective of what constitutes an adequate amount of insurance is likely to be considerably enlarged by his carrying \$10,000 group life insurance.

Group life insurance was an American invention and I am glad that by enacting this legislation we can use this mechanism to provide effectively for the additional insurance needs of our Armed Forces through a uniquely American arrangement.

Mr. SHRIVER. Mr. Speaker, I rise in support of H.R. 10873 which provides a group life insurance plan for all members of the armed services who are on active duty in the United States and throughout the world.

At a time when Americans are again being called to the colors in increasing numbers to risk their lives in defense of the freedoms we all enjoy, it is important that we provide them and their loved ones with this protection. There is no way we can remove the sorrow and heartbreak caused by the death of an American serviceman who loses his life in the line of duty. However, this legislation will help ease the financial load which the survivors always must bear.

Under this bill, servicemen will receive automatic insurance coverage of either \$10,000 or \$5,000. Servicemen may, however, elect to remove themselves from the program. A nominal premium of \$2 per month for \$10,000 coverage or \$1 per month for \$5,000 insurance will be deducted from the serviceman's pay by the Department of Defense and remitted to the Veterans' Administration.

In this Congress we have been concerned with legislation, such as the Military Pay Act, which would have the effect of raising the morale of our armed services and create greater incentives for career service. This bill certainly should also contribute to those aims.

Mr. DOLE. Mr. Speaker, will the gentleman yield?

Mr. TEAGUE of California. I yield.

Mr. DOLE. I wonder if the gentleman could answer a question with reference to whether or not there is any waiver-of-premium provision provided in this insurance. If a veteran becomes totally disabled and hospitalized, must he still continue premium payments or will the premiums be waived during the period of total disability?

Mr. TEAGUE of California. Subject to correction by the chairman of the subcommittee, my understanding is that there is no waiver of premium. But I would point out that when a military man is in a hospital, his pay continues. The premium is only \$2 a month for the \$10,000 coverage.

Mr. DOLE. I think some of us found in World War II, after 6 months of total disability the premiums were waived. I do recognize that the premium was somewhat higher.

I also have a question about what happens in the case of those who have already lost their lives in Vietnam. Are the widows or children or parents of these men entitled to any benefits under this program?

Mr. TEAGUE of California. The answer is "Yes." I think, however, I should yield to the chairman of the subcommittee for a further explanation.

Mr. EVERETT. Mr. Speaker, I might say to the gentleman from Kansas, that they are entitled to death gratuity benefits. In an amount not to exceed \$5,000. That cost would be around \$20 million to be paid out of the Treasury.

Mr. DOLE. I understand, after the effective date of the legislation, the parents or the wives or the children of those insured would be entitled to \$10,000?

Mr. EVERETT. That is right. I might add another thing. A prisoner of war comes under this program. He would have to elect out to prevent coverage. If there is no communication, he would be covered.

September 20, 1965

Mr. DOLE. But if a veteran signified in writing that he did not want the protection and then lost his life in Vietnam or some other place, would there be any benefits?

Mr. EVERETT. He would not be covered under group insurance only under the present laws we now have governing the survivors' benefits—\$120 per month plus 12 percent of the base pay of the person who served—generally a minimum of \$131 and a maximum of \$377 paid to the widow.

Mr. DOLE. Under the death gratuity program, I note that there are certain provisions that if death results from action of hostile forces and accidents involving a military or naval aircraft or an explosion of an instrumentality of war, or in the performance of service for which certain incentive or special pay for hazardous duty is authorized, benefits are payable. Does the gentleman know of any cases which would result in death which would not be covered under this section?

Mr. EVERETT. Certain disease cases would not be covered where a man died of a disease that is common here but not while on duty in Vietnam, or off-duty driving to and from work or off-duty leave. His family would not be entitled to the death gratuity under this program.

Mr. TEAGUE of California. I believe I still have some time left and I might say for the benefit of the gentleman from Kansas and the other Members present, the committee felt we had to draw the line somewhere in the retroactive features of the act.

There are no limitations on the coverage from here on under the insurance and the serviceman will be paying a premium. But we did provide a death gratuity for people who did not pay a premium. We had to arrive at some sort of compromise and we thought this was a fair and equitable compromise.

Mr. DOLE. In subsection (c) if the death were caused by, say, the explosion of a grenade or something else, during basic training or while performing duty, there would be coverage. But if he fell on a bayonet or something of that kind, there would not be coverage?

Mr. TEAGUE of California. I would say that a bayonet is an instrumentality of war, although death resulting from a bayonet wound possibly would not meet the definition contained in the bill.

Mr. DOLE. I am talking about subparagraph (c), where it says "an explosion of an instrumentality of war." In other words, is this coverage limited to only those cases resulting in death from an explosion?

Mr. EVERETT. Well, explosions where a man might be killed by an instrumentality of war—a mine as an example. He would be covered but, of course, he would not be covered while on off-duty leave driving down the streets of Saigon or something like that. I am speaking of the death gratuity now.

Mr. DOLE. Is the intent of this bill to provide the same coverage and the same protection for anyone who is in the service if death results from service-connected activities?

Mr. EVERETT. That is right; yes, under the insurance policy, everyone's situation is covered.

Mr. DOLE. I was confused about the term. It says "an explosion of an instrumentality of war." There are many things that could happen that would not be related to an explosion of an instrumentality of war.

Mr. EVERETT. Mr. Speaker, I shall call upon the gentleman from Ohio [Mr. SECREST] to respond to that question.

Mr. SECREST. Mr. Speaker, will the gentleman yield?

Mr. TEAGUE of California. I yield to the gentleman from Ohio.

Mr. SECREST. I think we are talking about two different things. You have one approach which goes from 1957 until this bill goes into effect. That is where we covered the people such as those who were lost in the submarine *Thresher* and those categories of extra hazardous duty. But, we do not cover a boy who might be killed at home on leave, because that program was estimated to cost anywhere from \$80 million to \$90 million. So the committee had to draw a line somewhere. We would like to have gone the whole way, but there is a question as to how far we could go, from 1957 to now and in the future in covering anyone by this insurance.

From the day this goes into effect, no matter how he died, whether from disease or home on leave, or any place at any time, he is covered with the full amount of the insurance he is carrying. There is one more feature. The rate is very cheap, \$2 a month, because you have 2.8 million in the group. It would probably be the largest group insurance that has ever been issued by any company. We had a collection of companies that want to participate. Then there is this further treatment: When the service man leaves the service, in about 3 or 4 years, he can convert this to any other type of insurance he wants to without getting a physical examination. He walks in and says "I want life insurance paid up" of whatever amount he wants.

Mr. DOLE. From the standpoint of the widow, child or parents of a man who may have lost his life on an obstacle course, the protection is just as important to them.

Mr. EVERETT. From the day this group insurance goes into effect, if that man is killed on an obstacle course he is covered. This bill permits you to leave your insurance to your church, to your college, to your best friend. The beneficiary provision is wide open under this option.

Mr. DOLE. I am trying to straighten out the benefit paid for deaths occurring between the period of time from 1957 until the effective date of this act.

Mr. EVERETT. It was strictly a matter of giving as much coverage as possible while still being sure it could be enacted into law.

Mr. DOLE. Mr. Speaker, it would appear that because of the cost involved, widows, children, and parents of some servicemen who died as a result of an injury incurred in the line of duty between January 1, 1957, and the effective

date of the serviceman's group life insurance program, will be denied death gratuity benefits. I understand the concern about the cost; however, the widows, children, and parents of servicemen who died during this time will be, in effect, discriminated against if death results from injury or accident in line of duty but not resulting from: First, an accident involving a military or naval aircraft; second, an explosion of an instrumentality of war; or third, the performance of service for which certain incentive or special pay for hazardous duty is authorized.

I trust that this provision will be liberally construed by the Veterans' Administration so that those eligible dependents may as nearly as possible be treated equally. It would be equitable, in my opinion, if eligible dependents of those servicemen who have died prior to the effective date of this act as a direct result of hostile forces, in Vietnam for example, should receive the full \$10,000 death gratuity payment.

I also believe consideration should be given to waiving premiums during such time a serviceman may be completely and totally disabled as a result of an injury or wound received in the line of duty.

Mr. BATES. Mr. Speaker, will the gentleman yield?

Mr. DOLE. I yield to the gentleman from Massachusetts.

Mr. BATES. I would like to ask a question of the chairman of the full committee, the gentleman from Texas. He will recall I discussed with him on several occasions the death of a soldier at Fort Campbell, Ky., as the result of an accident while riding on a truck. Will the gentleman advise if that individual would receive benefits under the pending bill?

Mr. TEAGUE of Texas. The gentleman from Massachusetts, was chairman of a select Committee on Benefits during the 83d Congress, which led to Public Law 84-881 Survivors Benefits Act. Those benefits are very broad and very adequate except they do not cover non-dependent parents. The particular case the gentleman is talking about goes back to the one we have just discussed. I would hope that the Administrator would make a very broad interpretation of the statement "as the result of an explosion or an instrumentality of war." I would certainly hope that the Administrator would interpret a man riding on a Government vehicle, a truck, and was in an accident involving that truck, that would be considered as an explosion of an instrumentality of war.

Mr. TEAGUE of California. I want to join in that hope that it would be so interpreted.

Mr. BATES. I thank the gentleman. Mr. TEAGUE of California. Mr. Speaker, I yield 5 minutes to the gentleman from Pennsylvania [Mr. SAYLOR].

(Mr. SAYLOR asked and was given permission to revise and extend his remarks.)

Mr. SAYLOR. Mr. Speaker, one of the committees that gets very little praise and a great deal of blame is the Committee on Veterans' Affairs, and at this time

I want to pay particular tribute to the chairman of the Committee on Veterans' Affairs, the gentleman from Texas [Mr. TEAGUE] and the members of the subcommittee, and particularly to the gentleman from Tennessee [Mr. EVERETT] in presenting this bill.

This matter has been one that has been bothering the Veterans' Committee for a number of years. It was only because members of the Committee on Veterans' Affairs were willing to ask people in the insurance industry to come forward and to discuss what could be done to cover the men in the service rather than have the insurance companies write a broad policy which would prohibit the payment of insurance for death of a serviceman in combat. There have been many cases of this nature that came to our attention, so that we were able to present this bill to the floor today.

Just to show you the difference between this bill and the bill that passed the other body, the one that passed the other body covers the period from January 1, 1962, down to date. In that period there have been 16,000 service-connected deaths. Yet the bill which the other body passed would only have covered 1,200 of those deaths. Let me show you why. We have lost men in Panama. We have lost men in the Dominican Republic and unless the President would take his pencil and draw a circle and declare those areas combat areas, the men who lost their lives there would not get a cent of insurance.

This bill comes in two categories. From the day it is signed by the President and becomes law, every member of the U.S. Armed Forces is covered automatically. Every Member of the Congress I am sure has had veterans write to him saying that when they got out of the service someone failed to explain the situation with regard to insurance. But to take care of that situation, we have covered every man in service. If anybody does not desire this coverage, he must request in writing that he not be covered by this insurance. They can do two things: They can reduce the insurance to \$5,000 or take themselves out completely. If they reduce it to \$5,000, they pay \$1 a month. If they take themselves out completely, of course, there is no deduction from their pay.

When the committee was presented with the facts and figures regarding deaths in service since 1957, the cost to pay everyone who has died in the service would have been astronomical.

Mr. TEAGUE of California. Mr. Speaker, will the gentleman yield?

Mr. SAYLOR. I yield to the gentleman.

Mr. TEAGUE of California. As I recall, it would have been close to \$100 million had we gone retroactively across the board.

Mr. SAYLOR. That is correct. The figure is above \$100 million. So what we did was to take care of certain categories which the committee felt, after all the testimony from the Veterans' Administration, best represented the peo-

ple who lost their lives in defense of our country and these are covered.

This is a bill that will enable everyone—and girls—yes boys and girls, because we now have girls in the service who are overseas, and if they lose their life there will be an insurance policy that is as broad as any insurance that the Government has ever provided for people in the service.

Under this bill, you can leave your insurance to anyone you designate because you are buying it from a commercial insurance fund through the deduction which is being made from your pay and the policy will be purchased for you by the Veterans' Administration.

Mr. Speaker, I urge that the House suspend the rules and pass the bill unanimously.

Mr. TEAGUE of Texas. Mr. Speaker, I yield to the gentleman from Illinois [Mr. YATES].

(Mr. YATES asked and was given permission to revise and extend his remarks.)

Mr. YATES. Mr. Speaker, I support the life insurance program for servicemen contained in H.R. 10873 as a worthy supplement to the benefits now available to members of the Armed Forces.

I am the sponsor of a bill to provide special indemnity insurance in the amount of \$10,000 to members of the Armed Forces serving in combat zones. I recognize that the executive branch did not favor this legislation because of its belief that the cost of the program would be too large, and that its terminal nature was not as effective as the present compensation benefit program for service-connected disabilities and the dependency and indemnity compensation.

At a time when our defense appropriations approach the \$50 billion mark and the costs of the Vietnam war might run as high as \$10 billion in 1 year, I did not feel that the additional burden of a special indemnity insurance program was unbearable. In extending the free \$10,000 insurance for personnel in combat zones, the Veterans' Administration estimated a total annual cost to the Government of \$13,377,600, including the interest factor.

After studying the various cost factors and proposals for extended coverage, the Committee on Veterans' Affairs arrived at the group life insurance plan which will cost the Government an estimated \$4 million a year. This alternative will thus save the Government more than \$9 million annually while it accomplishes the same purpose: Coverage for personnel who could not otherwise obtain it. I think that is the most important consideration. It was demonstrated that few private carriers are willing to insure personnel en route to or already on the scene in Vietnam. It became imperative for the Government to find some means of providing these individuals with life insurance.

The question was not therefore whether or not the Government should assume the costs of an insurance program, but the type of program it would assume. The committee in its wisdom arrived at

the group insurance plan. I am pleased to note that this plan meets with the acceptance of the Veterans' Administration and the Department of Defense.

H.R. 10873 will extend coverage to all service personnel, with only minimum costs accruing to the Government. Servicemen may choose whether they would like to participate. It appears that this arrangement is most suitable for all concerned. Obviously, the Department of Defense recognizes the hazards of combat in its pay increment system, but it has not recognized the same hazards in the schedule for death benefits. This legislation will correct that imbalance.

This is an equitable plan and it achieves the same purpose I intended with my bill. I regret that the conditions of war and its accompanying danger have imposed the need for such legislation upon us. Yet, in recognizing that we are engaged in a war, and that some of our men will die on distant shores, we have an obligation to offer these men the protection we have tendered to the men who have in the past been summoned to risk their lives on the far frontiers of freedom. In offering them this protection, we are able to share their burden if only in a small way, and to let them know that we recognize and are grateful for the service they render for us.

Mr. TEAGUE of Texas. Mr. Speaker, I yield to the gentleman from North Carolina [Mr. KORNEGAY] who is a member of the subcommittee.

Mr. KORNEGAY. Mr. Speaker, I rise in support of this bill. I am privileged to serve on the insurance subcommittee of the House Committee on Veterans' Affairs under the dedicated leadership of the gentleman from Tennessee [Mr. EVERETT].

In my opinion, Mr. Speaker, this is one of the finest bills we have ever reported out of our subcommittee for the reason that it provides benefits in a vacuum that has recently arisen and one that will continue and, in fact, increase in size unless this bill is enacted.

This bill provides for coverage up to \$10,000 for the members of the armed services of this country at an extremely low premium rate. At the same time it does not put the Government back into the insurance business but leaves the business of insuring the servicemen and servicewomen of the country with the private insurance companies of this country.

One of the most important features is that it is automatic—the serviceman is fully covered from his first day of service through 120 days following discharge unless he takes positive action to remove himself from the program. Many World War II veterans who needed it worst and should have had it the most were the very ones who, by reason of ignorance and not understanding the insurance program, failed to take it. The bill will prevent this deplorable situation and put them into the program unless they automatically take themselves out.

I again commend the chairman of our subcommittee for a splendid job in bringing this bill promptly before the

September 20, 1965

House and I urge every Member to support it. I also wish to express my appreciation for the work of the staff of the Committee on Veterans' Affairs.

Mr. TEAGUE of California. Mr. Speaker, I yield one-half minute to the gentleman from Ohio [Mr. LATTA] who was one of the original sponsors and proposers of this approach to the problem.

Mr. LATTA. I thank the gentleman for this time.

First of all, I would like to commend the Veterans' Affairs Committee, the gentleman from Texas [Mr. TEAGUE], chairman of the committee, and the gentleman from California [Mr. TEAGUE], who is handling this bill today on the Republican side, for bringing it to the floor of the House without undue delay. On August 16, 1965, I introduced H.R. 10473 to provide life insurance coverage for members of our Armed Forces fighting and dying in Vietnam. As one of those who saw the need for this legislation, I would like to say that I am extremely pleased with the speed with which the Veterans' Affairs Committee has brought this bill to the floor of the House and that I support it in its present form wholeheartedly. It will give the members of our Armed Forces every coverage that I proposed for them in my bill, H.R. 10473.

Briefly, this legislation which is before the House will provide group life insurance up to \$10,000 with coverage being automatic unless the serviceman takes affirmative action to take himself out of the program. The cost will be \$2 a month for a \$10,000 policy, or if he elects, he may purchase a \$5,000 policy for \$1 per month. Premiums would be deducted from the serviceman's pay.

This insurance would differ from policies issued under the national service life insurance program of World War II in that it would be on a group plan provided by private insurance companies with the extra hazard cost of insuring servicemen being paid by the United States. The mode of settlement would be determined by the beneficiary or beneficiaries in the absence of instructions from the serviceman and would be limited to a lump sum payment or a settlement over a 36-month period. The serviceman would be permitted to designate any person as a beneficiary but in the absence of affirmative action by the serviceman the insurance would be paid in the following order: widow or widower, child or children, parents, and if none of the above, to the executor or administrator of the estate, or to other next of kin under the laws of the domicile of the insured at time of his death.

Upon discharge from the service, the serviceman would be protected for a period of 120 days after which he would have the right to obtain a policy from a private insurance company without medical examination in an amount equal to that of his service policy. Servicemen with service-connected disabilities would likewise be permitted to purchase this insurance from private companies without a physical examination.

The bill, as passed by the House, would also cover deaths incurred in the military service from the period of January 1,

1957, to the effective date of the servicemen's group life insurance program. Death during this time would have had to result from: First, action of hostile forces; second, an accident involving a military or naval aircraft; third, an explosion of an instrumentality of war; or fourth, the performance of service for which certain incentive or special pay for hazardous duty is authorized. The amount of the death gratuity payment under this provision, however, would be limited to \$5,000.

(Mr. LATTA asked and was given permission to revise and extend his remarks.)

Mr. TEAGUE of California. Mr. Speaker, I yield one-half minute to the gentleman from Indiana [Mr. HARVEY].

Mr. HARVEY of Indiana. Mr. Speaker, I rise in support of this legislation. I commend the committee for bringing it to the floor of the House.

Mr. Chairman, at a time when tens of thousands of our men and women in uniform are stationed all over the world in the defense of freedom, I think those of us here in the Congress owe our colleagues on the Veterans' Affairs Committee a round of applause for bringing this bill (H.R. 10873) to a vote this afternoon. Many, if not all, of our fighting men and women in Vietnam cannot get life insurance policies to cover them during the time they are necessarily there. If they could get a policy no doubt the rates would be prohibitive, but certainly not within their meager salary schedules. For those with life insurance policies prior to going to Vietnam in practically all instances their policies are voided during the time they are stationed in Vietnam because of so-called war clauses.

As long as the United States has so much money for all of the giveaway programs, both foreign and domestic, this is one Congressman who is pleased to note that we are doing something really worthwhile and deserving for our service men and women in the passage of this legislation.

(Mr. HARVEY of Indiana asked and was given permission to revise and extend his remarks.)

Mr. TEAGUE of California. Mr. Speaker, I yield one-half minute to the gentleman from Pennsylvania [Mr. KUNKEL].

[Mr. KUNKEL addressed the House. His remarks will appear hereafter in the Appendix.]

(Mr. KUNKEL asked and was given permission to revise and extend his remarks.)

Mr. TEAGUE of California. Mr. Speaker, I yield one-half minute to the gentleman from Iowa [Mr. GROSS] who occasionally has some comments to make on the pending legislation.

Mr. GROSS. Mr. Speaker, I rise in support of the bill. I trust that the committee, if and when the bill goes to conference, will not yield the position of the House to the other body in view of the measure which the other body brought forth on the subject.

Mr. TEAGUE of California. Mr. Speaker, I should like to express the appreciation of all Members of the House

to you for having placed this bill on the calendar, since the bill is as highly controversial as it is.

Mr. TEAGUE of Texas. Mr. Speaker, I yield 1 minute to the gentleman from California [Mr. BROWN].

(Mr. BROWN of California asked and was given permission to revise and extend his remarks.)

Mr. BROWN of California. Mr. Speaker, I rise in support of H.R. 10783. More particularly, I want to add my voice in support of the principle contained in this bill by our colleague the Senator from Tennessee [Mr. EVERETT], which calls for the full participation by the insurance industry in providing this vital protection to the men who are defending our country. While the prime group insurance contract under this legislation will be carried by a relatively few large companies, those which operate in all 50 States and which have, in effect, at least 1 percent of the total amount of group life insurance in effect in the United States, the bill specifically sets forth, in paragraph 766(c), that the Administrator of the Veterans' Administration shall arrange for reinsurance with all of the other smaller insurance companies which may elect to participate in such reinsurance.

I wish to point out that the need for this legislation has arisen, at least in part, from the fact that servicemen have been finding it increasingly difficult to secure life insurance protection when they are serving in a combat zone or have been alerted for service in such a zone. This legislation will correct that problem and will do so in such a way as to provide maximum protection at minimum cost to the serviceman.

However, in making available this protection under a group life insurance policy, the committee did not wish to penalize those companies which have continued to provide policies on an individual basis to the men in the armed service. The committee report, on page 8, suggests that the Administrator take into consideration when developing rules and regulations for reinsurance by the smaller insurance companies the amount of servicemen's life insurance now being written by that company. Other members of the committee have commented on this same point. I should like to make it clear for myself that when the Congress passes a law which provides a guaranteed income of many millions of dollars per month to the private insurance industry, and which writes into that law a provision which automatically includes a half dozen or more of the largest insurance companies in the Nation, we must not tolerate the application of that law in such a fashion as to be detrimental to those companies which continued to provide the maximum protection to the men in service, or in such a way as to favor those companies which by their actions made it necessary to pass this legislation. The total amount of insurance written on the lives of members of the Armed Forces by the many small insurance companies around the Nation should be a major factor in the formula developed by the Administrator of the Veterans' Adminis-

tration for the allocation of reinsurance to these smaller companies. I know that this is what the Congress would desire, and I have confidence that the law will be administered in this fashion.

Mr. TEAGUE of California. Mr. Speaker, I yield back the remainder of my time.

Mr. TEAGUE of Texas. Mr. Speaker, I yield 30 seconds to the gentleman from Delaware [Mr. McDOWELL].

[Mr. McDOWELL addressed the House. His remarks will appear hereafter in the Appendix.]

(Mr. McDOWELL asked and was given permission to revise and extend his remarks.)

Mr. TEAGUE of Texas. Mr. Speaker, I yield 30 seconds to the gentleman from Virginia [Mr. HARDY].

Mr. HARDY. Mr. Speaker, I commend the committee for having brought out this bill. It is a fine bill. I am especially pleased that it takes care of a deficiency in the Survivor Benefits Act, in that it makes possible some consideration of parents who are not dependent on service personnel who are killed overseas.

This is a very fine bill, and I congratulate the committee.

Mr. BENNETT. Mr. Speaker, the legislation now before us to establish a program of group life insurance to be provided by private insurance companies for members of the uniformed services who are on active duty is a worthy piece of legislation, and I am happy to support it.

My hometown of Jacksonville, Fla., is a prime center of insurance in the South, with several major companies operating their home offices there. I am greatly concerned that this legislation not be restricted to a small group of mammoth companies, leaving out excellent regional companies who do not operate in all 50 States and the District of Columbia.

A regional company which has not hesitated to underwrite considerable amounts of military insurance and reinsurance without Government assistance, must not be left out of this new program, and should be able to participate on the basis of what it has already done in this field.

I have been assured by the distinguished chairman of the House Veterans' Affairs Committee that these regional companies will be included in the group life insurance program as outlined in the report of the committee; and that the criteria in the bill for participation will not limit or preclude participation by these local, smaller companies. Therefore I am not submitting an amendment which I had prepared to require this.

Mr. BERRY. Mr. Speaker, I rise in support of H.R. 10873 which will establish a program of group life insurance for all members of the uniformed services who are on active duty, against death from the first day of such duty and for 120 days after separation or release from active duty.

Premium rates for the serviceman will be exceedingly reasonable. It is anticipated

they will run about \$2 a month for \$10,000 insurance and \$1 per month for \$5,000. This cost may be adjusted downward as experience dictates after the program has been established. The coverage under the program is automatic, with the serviceman being required to take affirmative action to remove himself from the program. Provision is made for reinstatement should he so elect.

During active service or within 120 days after discharge, an individual can obtain insurance coverage from any one of the participating insurance companies, without medical examination, equal in amount to the group insurance obtained on active duty. In addition, he will be eligible for such insurance coverage even though he had a service-connected disability.

The insurance coverage will be provided by private insurance companies. The number of companies participating will be determined by qualifying criteria to be established by the Veterans' Administration. It is anticipated that this aspect of the program will closely parallel the Federal employees group life insurance.

Mr. Speaker this action by Congress will come one step closer to meeting this country's obligation to its men and women in our armed services.

Mr. DORN. Mr. Speaker, I hope and believe this bill will have the unanimous approval of the House. This bill is the result of tedious hearings and a long and careful study by the Committee on Veterans' Affairs.

The bill now before you will provide a \$10,000 life insurance policy for every man and woman serving our country today in any branch of the service at home or abroad. Under the provisions of this bill, a \$10,000 policy will become available to each person in our Armed Forces at the very reasonable rate of \$2 per month. When members are discharged from the service, they can elect to continue the policy with the private insurance company of their choice. While in service, a member can elect in writing to be insured for only \$5,000 or not at all. He can designate any beneficiary. This bill will also provide payment to next kin of those deceased while on hazardous duty since the year 1957.

Mr. Speaker, this is a good bill. I recommend it to the House with all the earnestness at my command. Our Nation is in war. We are in a nasty, bloody, filthy war in southeast Asia. Our men and women are on hazardous duty in Santo Domingo, in Berlin, and throughout the world. They need the encouragement and sympathy and understanding of the people back home, and they need the support of the Congress of the United States.

This legislation will greatly help the morale of our men and women who are on the firing line of freedom today all over this world—under the sea, in the air, and in space. This bill will lend support to the loved ones of those in our Armed Forces, those back home who share the hopes and aspirations and sor-

rows and tragedies of our young men and women in service.

Mr. Speaker, this bill will help the morale of approximately 3 million men and women in our Armed Forces. It will help sustain those back home who make it possible for our men and women to stand guard in the cause of freedom.

Mr. Speaker, our Committee on Veterans' Affairs is behind this bill, and we commend it to you for your consideration and approval.

Mr. BOLAND. Mr. Speaker, I rise in favor of H.R. 10873, the group life insurance for the uniformed services bill. This legislation will establish a program of group life insurance which shall be provided by private insurance companies for members of the uniformed services who are on active duty.

This bill provides one of the best forms of insurance that has ever been devised by Congress for servicemen on active duty. I want to take this opportunity to commend the members of the Veterans' Affairs Committee, Subcommittee Chairman ROBERT A. EVERETT, of Tennessee, and Committee Chairman OLIN E. TEAGUE, of Texas, for bringing this fine piece of legislation to the floor. As we all know, Chairman TEAGUE is one of the giants in Congress in matters of servicemen and veterans' legislation, and both he and Congressman EVERETT have come forth with a good bill.

Mr. Speaker, this is important legislation at this time because, unfortunately, the casualty lists are growing as a result of the fighting in Vietnam. Servicemen from Massachusetts have been killed there, as well as fighting men from all over the United States. These men need adequate insurance for the protection of their families. As the committee report points out, the coverage under this bill is automatic, with the serviceman required to take affirmative action to remove himself from the program. The coverage provided is \$10,000 or \$5,000, no other amounts. If the serviceman elects to get out of the program after the automatic coverage and later applies for readmission, he must be able to meet good health requirements.

The premium rates for men in the Armed Forces are expected to be \$2 a month for \$10,000 and \$1 a month for \$5,000, including claim and administrative costs. This cost may be adjusted, hopefully downward, as experience dictates. Premiums would be deducted from the pay of a serviceman by the Defense Department and turned over to the Veterans' Administration. The costs traceable to the extra hazards of service, such as the fighting in Vietnam, will be borne by the Government.

Upon discharge from the service, the individual is protected in the full amount of his policy for 120 days. At any time during his service but not later than 120 days following the date of his discharge, an individual will have the right to obtain from any one of those insurance companies participating in the program, or other companies who can qualify, an insurance policy without medical examination in an amount equal to the group

September 20, 1965

insurance policy under which he was protected during the period of service. In addition, service-connected disabled servicemen would be eligible for a \$10,000 service-disabled veteran's insurance policy administered by the Veterans' Administration.

The servicemen will be covered under the present death gratuity program until the servicemen's group life insurance program takes effect. The amount of the death gratuity payment would be \$5,000.

Mr. Speaker, I hope that this bill passes overwhelmingly.

Mr. DONOHUE. Mr. Speaker, I rise in support of this bill, H.R. 10873, establishing a program of group life insurance, provided by private companies, for members of our Armed Services on active duty.

Although this bill does not go as far as a good many of us have recommended it is, I believe, a step in the right direction and it may be hoped that expanded benefits in insurance and other areas will be provided for our veterans and their dependents as future needs dictate.

Under this particular bill our servicemen are afforded automatic insurance coverage in the amount of \$10,000 or \$5,000. One of the salient features of the bill, I think, is the automatic coverage. The serviceman is protected, as well as his dependents, against any personal negligence or any other unfortunate happenstance that might otherwise tragically prevent him from becoming eligible for the insurance benefits.

The projected premium rates for this insurance coverage, of \$2 per month for \$10,000 insurance and \$1 per month for \$5,000 insurance, are reasonable and the arrangement for the deduction of the premiums from serviceman's pay is prudent and protective of the interest of all involved.

When the law becomes operative the serviceman is immediately included until and unless he takes affirmative action to remove himself from the program.

It is also pertinent to note that under the provisions of the bill, the individual, upon discharge from the military service, is protected in the full amount of his policy for 120 days. During this period the serviceman would have the right to obtain from any one of the insurance companies participating in the program, or other qualified insurance companies, an insurance policy, without medical examination, in an amount equal to the group insurance policy under which he was protected while on active military duty.

Further than that if the individual has a service-connected disability he would be eligible for a commercial policy without medical examination and, in addition, would be eligible for a \$10,000 service disabled veterans insurance policy administered by the Veterans' Administration.

Mr. Speaker, the grave problem of providing an adequate insurance program for those serving in our armed services, and their dependents, during this so-called cold war period is one of major concern to the Members of this House. This bill permits us to translate

some of our concern into realistic action. I, and I am sure a good many others here, wish it went a great deal further but it appears this is about all we are going to be permitted to consider at this time. Therefore I urge the House to adopt this bill now and at the same time let us pledge ourselves to improve and expand it at the earliest possible date in the future.

The SPEAKER. All time has expired. The question is on the motion of the gentleman from Texas that the House suspend the rules and pass the bill H.R. 10873 as amended.

The question was taken; and the Speaker announced that two-thirds appeared to have voted in favor thereof.

Mr. SAYLOR. Mr. Speaker, I object to the vote on the ground that a quorum is not present and make the point of order that a quorum is not present.

The SPEAKER. Evidently a quorum is not present.

The Doorkeeper will close the doors, the Sergeant at Arms will notify absent Members, and the Clerk will call the roll.

The question was taken; and there were—yeas 360, nays 0, not voting 72, as follows:

[Roll No. 309]

YEAS—360

Abbit
Abernethy
Adams
Addabbo
Albert
Anderson,
Term.
Andrews,
Glenn
Andrews,
N. Dak.
Annunzio
Arenas
Ashbrook
Ashley
Ashmore
Aspinall
Ayres
Baldwin
Bandstra
Baring
Bates
Batelli
Beckworth
Belcher
Bell
Bennett
Betts
Bingam
Blatnik
Boggs
Boland
Bolling
Bow
Brademas
Bray
Brooks
Broomfield
Brown, Calif.
Broyhill, N.C.
Broyhill, Va.
Buchanan
Burke
Burleson
Burton, Calif.
Burton, Utah
Byrne, Pa.
Byrnes, Wis.
Cahill
Callahan
Callaway
Cameron
Carey
Carter
Casey
Cederberg
Champerlain
Chief
Clare
Clark
Clausen,
Don E.

Cleveland
Clevenger
Cohen
Collier
Conable
Conte
Conyers
Coolley
Corbett
Corman
Culver
Cunningham
Curtin
Curtis
Daddario
Dague
Daniels
Davis, Ga.
Davis, Wis.
Dawson
de la Garza
Delaney
Dent
Denton
Derwinski
Dickinson
Dingell
Dole
Donohue
Dorn
Dow
Dowdy
Downing
Dulski
Duncan, Oreg.
Duncan, Tenn.
Dwyer
Dyal
Edmondson
Edwards, Ala.
Edwards, Calif.
Ellsworth
Erlenborn
Evans, Colo.
Everett
Evins, Tenn.
Fallon
Farbstein
Fascell
Feighan
Findley
Fisher
Flood
Flynt
Ford, Gerald R.
Ford,
William D.
Fountain
Fraser
Friedel
Fulton, Pa.
Fulton, Tenn.

Fuqua
Gallagher
Garnatz
Gathings
Gettys
Gialmo
Gibbons
Gilbert
Gilligan
Gonzalez
Grabowski
Gray
Green, Oreg.
Green, Pa.
Greig
Griffin
Griffiths
Gross
Grove
Gubser
Gurney
Hagan, Ga.
Hagen, Calif.
Haley
Hall
Halleck
Hamilton
Hanley
Hanna
Hansen, Idaho
Hansen, Iowa
Hansen, Wash.
Hardy
Harsha
Harvey, Ind.
Harvey, Mich.
Hathaway
Hays
Hechler
Helstoski
Henderson
Herlong
Hicks
Holland
Horton
Howard
Hull
Hunigate
Huot
Hutchinson
Ichord
Irwin
Jacobs
Jarman
Joelson
Johnson, Calif.
Johnson, Okla.
Johnson, Pa.
Jones
Jones, Ala.
Jones, Mo.
Karsten

Karh
Kastenmeier
Keith
Kelly
King, Calif.
King, N.Y.
King, Utah
Kirwan
Kornegay
Krebs
Kunkel
Laird
Landrum
Langen
Latta
Leggett
Lennon
Lipscomb
Long, Md.
Love
McCarthy
McClary
McCulloch
McDade
McDowell
McEwen
McFall
McGrath
McMillan
McVicker
Macdonald
Machen
Mackay
Mackie
Mahon
Mailliard
Marsh
Martin, Ala.
Martin, Nebr.
Mathias
Matsunaga
May
Meeds
Michel
Mills
Minish
Mink
Minshall
Mize
Moeller
Monagan
Moore
Moorhead
Morgan
Morrison
Morse
Morton
Mosher
Moss
Multer
Murphy, Ill.

Murray
Natcher
Nedzi
Neisen
O'Hara, Ill.
O'Hara, Mich.
O'Konski
Olson, Mont.
O'Neal, Ga.
O'Neill, Mass.
Ottinger
Passman
Patten
Pelly
Pepper
Perkins
Phillips
Pickle
Pike
Poage
Poff
Pool
Price
Pucinski
Quie
Race
Randall
Redlin
Reid, Ill.
Reid, N.Y.
Relfel
Reinecke
Resnick
Reuss
Rhodes, Ariz.
Rhodes, Pa.
Rivers, S.C.
Rivers, Alaska
Roberts
Robison
Rodino
Rogers, Colo.
Rogers, Fla.
Roman
Roncallo
Rooney, N.Y.
Rosenthal
Rostenkowski
Roush
Rumsfeld
Ryan
Satterfield
St. Onge
Saylor
Scheuer
Schliser
Schmidhauser
Schneebeli
Schweiker
Scott
Seccrest

Seiden
Shipley
Shriver
Sickles
Sikes
Sisk
Skubitz
Slack
Smith, Calif.
Smith, Va.
Stafford
Staggers
Stalbaum
Stanton
Steed
Stubblefield
Sweeney
Talcott
Taylor
Teague, Calif.
Teague, Tex.
Tenzel
Thompson, N.J.
Thomson, Wis.
Trimble
Tuck
Tupper
Tuten
Udall
Ullman
Utt
Van Deerlin
Vandk
Vigorito
Walker, Miss.
Walker, N. Mex.
Watkins
Watson
Watts
Waltner
Whalley
White, Idaho
White, Tex.
Whitener
Whitten
Widmalm
Williams
Willis
Wilson, Bob
Wilson,
Charles H.
Wolf
Wright
Wyatt
Wyder
Yates
Young
Younger
Zablocki

NAYS—0

NOT VOTING—72

Adair
Anderson, Ill.
Andrews,
George W.
Barrett
Berry
Bolton
Bonner
Brock
Cabell
Celler
Clawson, Del.
Colmer
Cramer
Cramer
Devine
Diggs
Farnley
Farnum
Fino
Fogarty
Foley
Frelinghuysen
Goodell

Grider
Halpern
Harris
Hawkins
Hébert
Hollifield
Hosmer
Jennings
Kee
Keogh
Kluczynski
Lindsay
Long, La.
MacGregor
Madden
Martin, Mass.
Matthews
Miller
Morris
Murphy, N.Y.
Nix
O'Brien
Olson, Minn.
Patman

Pirnie
Powell
Purcell
Quillen
Rogers, Tex.
Rooney, Pa.
Roosevelt
Roudebush
Roybal
St Germain
Sennar
Smith, Iowa
Smith, N.Y.
Springer
Stephens
Stratton
Sullivan
Thomas
Thompson, Tex.
Todd
Toil
Tunney
Vivian
Waggonner

So two-thirds having voted in favor thereof, the rules were suspended and the bill, as amended, was passed.

The Clerk announced the following pairs:

Mr. Hébert with Mr. Adair.
Mr. Bonner with Mr. Berry.
Mr. Keogh with Mr. Goodell.
Mr. Stratton with Mr. Pirnie.
Mr. Kee with Mr. Lindsay.
Mr. Miller with Mr. Anderson of Illinois.
Mr. Thompson of Texas with Mr. Brock.
Mr. Celler with Mr. Halpern.

Mr. Murphy of New York with Mr. Fino.
Mr. Barrett with Mrs. Bolton.
Mr. Colmer with Mr. Quillen.
Mr. Toll with Mr. MacGregor.
Mr. Thomas with Mr. Martin of Massachusetts.
Mr. Jennings with Mr. Roubenush.
Mr. Morris of New Mexico with Mr. Springer.
Mr. Roosevelt with Mr. Smith of New York.
Mr. Fogarty with Mr. Del Clawson.
Mr. Foley with Mr. Devine.
Mr. Kluczynski with Mr. Frelinghuysen.
Mr. Sanner with Mr. Nix.
Mr. Hollifield with Mr. Hosmer.
Mr. O'Brien with Mr. Madden.
Mr. Cabell with Mr. Todd.
Mr. Waggoner with Mr. Grider.
Mr. Purcell with Mr. Cooley.
Mr. Long of Maryland with Mr. Farnum.
Mrs. Sullivan with Mr. Stephens.
Mr. St Germain with Mr. Roybal.
Mr. Rogers of Texas with Mr. George W. Andrews.
Mr. Matthews with Mr. Farnsley.
Mr. Harris with Mr. Rooney of Pennsylvania.
Mr. Diggs with Mr. Olson of Minnesota.
Mr. Patman with Mr. Wilson.
Mr. Tunney with Mr. Vivian.

The result of the vote was announced as above recorded.

The doors were opened.

A motion to reconsider was laid on the table.

Mr. TEAGUE of Texas. Mr. Speaker, I ask unanimous consent for the immediate consideration of the bill (S. 2127) to amend title 38, United States Code, in order to provide special indemnity insurance for members of the Armed Forces serving in combat zones, and for other purposes, a bill similar to the measure just passed by the House.

The Clerk read the title of the Senate bill.

The SPEAKER. Is there objection to the request of the gentleman from Texas [Mr. TEAGUE]?

There was no objection.

The Clerk read the Senate bill, as follows:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That (a) chapter 19 of title 38, United States Code, is amended by adding at the end thereof a new section as follows:

"§ 789. Special indemnity insurance for members of the Armed Forces serving in combat zones

"(a) Any person on active duty with the Armed Forces in a combat zone shall, as provided in this section, be automatically insured by the United States, without cost to such person, against death in the principal amount of \$10,000. Such person shall be insured during the time that he serves in a combat zone, and shall be deemed to have been serving in a combat zone at the time of his death if he dies outside of a combat zone and (1) his death is determined by the Administrator to have been the direct result of an injury or disease incurred while serving in a combat zone, and (2) the injury or disease from which such person died was incurred not more than two years prior to death.

"(b) Upon certification by the Secretary of the military department concerned of the death of any person automatically insured under this section, the Administrator shall cause the indemnity to be paid as provided in subsection (c) only to the surviving spouse, child or children (including a stepchild, adopted child, or an illegitimate child if the latter was designated as beneficiary

by the insured), parent (including a step-parent, parent by adoption, or person who stood in loco parentis to the insured at any time prior to entry into the active service for a period of not less than one year), brother, or sister of the insured, including those of the half-blood and those through adoption. The insured shall have the right to designate the beneficiary or beneficiaries of the indemnity within the classes herein provided; to designate the proportion of the principal amount to be paid to each; and to change the beneficiary or beneficiaries without the consent thereof but only within the classes herein provided. If the designated beneficiary or beneficiaries do not survive the insured, or if none has been designated, the Administrator shall make payment of the indemnity to the first eligible class of beneficiaries according to the order set forth above, and in equal shares "if the class is composed of more than one person. Unless designated otherwise by the insured, the term 'parent' shall include only the mother and father who last bore that relationship to the insured. Any installments of an indemnity not paid to a beneficiary during such beneficiary's lifetime shall be paid to the named contingent beneficiary, if any; otherwise, to the beneficiary or beneficiaries within the permitted class next entitled to priority, but no payment shall be made to the estate of any deceased person.

"(c) The indemnity shall be payable in equal monthly installments of one hundred and twenty in number with interest at the rate of 2½ per centum per annum.

"(d) In the event any person was covered at the time of his death by automatic indemnity under this section and was also insured against such death under a contract of national service life insurance or United States Government life insurance, the indemnity authorized to be paid hereunder shall be a principal amount equal to the difference between the amount of insurance in force at the time of death and \$10,000.

"(e) The Administrator is authorized to promulgate such rules and regulations, not inconsistent with this section, as are necessary or appropriate to carry out its purposes.

"(f) There is hereby authorized to be appropriated, out of any money in the Treasury not otherwise appropriated, such sums as may be necessary to carry out the provisions of this section for the payment of liabilities under this section.

"(g) Any person guilty of mutiny, treason, spying, or desertion shall forfeit all rights to an indemnity under this section, but restoration to active duty after commission of any such offense shall restore all rights under this section. No indemnity shall be payable for death inflicted as a lawful punishment for crime or for military or naval offense, except when inflicted by an enemy, as defined by the President.

"(h) As used in this section the term 'combat zone' means any area outside the United States determined by the President to be an area in which units of the Armed Forces of the United States have engaged in combat operations on or after January 1, 1962, and before such date as may be determined by Presidential proclamation."

(b) The analysis of subchapter III of chapter 19 of such title is amended by adding at the end thereof the following:

"789. Special indemnity insurance for members of the Armed Forces serving in combat zones."

Sec. 2. Title 38, United States Code, is further amended as follows:

(1) Section 417(a) is amended—

(A) By deleting therefrom the words "under section 724 of this title" and inserting in lieu thereof the words "in effect on January 1, 1959, and continued in effect under section 724(a) of this title".

(B) By adding at the end thereof the following: "The prohibition against the payment of dependency and indemnity compensation contained in this subsection shall not apply to insureds who on or after the effective date of this amendment die while on active duty in a combat zone as defined in section 789 of this title, or within 120 days after duty in such a zone, or (1) whose death is determined by the Administrator to have been the direct result of an injury or disease incurred while serving in a combat zone, and (2) the injury or disease from which such person died was incurred not more than two years prior to death."

(2) Delete from the last sentence of subsection (c) of section 704 the words "or section 725" each time they appear and insert in lieu thereof the words "section 725, or section 726".

(3) Subsection (b) of section 724 is repealed and the following new subsections are added to section 724:

"(b) After the date of enactment of this subsection any person who is on active duty with the Armed Forces in a combat zone, as defined in section 789 of this title, for a continuous period of 30 days or more and any person hereafter ordered to such duty under orders for 30 days or more in such a combat zone, who is insured under National Service Life Insurance or United States Government Life Insurance shall be entitled, upon written application, to a waiver (with the right to a refund after termination of such duty) of all premiums paid on term insurance and that portion of any permanent insurance premiums paid representing the cost of the pure insurance risk, as determined by the Administrator. All premiums due during the period the waiver is in effect must be timely paid to maintain the insurance in force. Such waiver shall apply to premiums becoming due after the first day of the first calendar month following the date of enactment of this subsection, or the first day of the first calendar month following entry on active duty with the Armed Forces in such a combat zone, whichever is the later date, and during the remainder of such continuous active duty in a combat zone for 120 days thereafter; however, no premium becoming due prior to the date of application for waiver under this subsection shall be waived or refunded. Any premium waiver granted under this subsection on a participating contract of insurance shall render such insurance nonparticipating during the period such premium waiver is in effect. Upon certification of the period of combat zone duty by the Secretary of the military department concerned, and upon application by the insured, or in death cases by the beneficiary of his insurance, the Administrator shall refund to the insured or to the beneficiary the amount of premiums waived under this subsection. Premiums on term insurance waived under this subsection shall be refunded with interest as determined by the Administrator.

"(c) Whenever benefits become payable because of the maturity of such insurance while under the premium waiver provided by this section, liability for the payment of such benefits shall be borne by the United States in an amount which, when added to any reserve of the policy at the time of maturity, will equal the then value of such benefits under such policy. Where life contingencies are involved in the calculation of the value of such benefits, the calculation of such liability or liabilities shall be based upon such mortality table or tables as the Administrator may prescribe with interest at the rate of 3 per centum per annum as to National Service Life Insurance which was participating before waiver was granted, and 3½ per centum per annum as to United States Government Life Insurance. The Administrator shall transfer from time to time from the National Service Life Insurance ap-

September 20, 1961

appropriation to the National Service Life Insurance Fund and from the Military and Naval Insurance appropriation to the United States Government Life Insurance Fund such sums as may be necessary to carry out the provisions of this section."

(4) Subchapter I of chapter 19, of such title is amended by adding at the end thereof a new section as follows:

"§ 726. Post-service insurance for persons serving in combat zones

"(a) Any person entitled to indemnity protection under section 789 of this title who is ordered to active duty with the Armed Forces in a combat zone as defined in such section for a period of 30 days or more, or who served in such zone for 30 days or more, shall, upon application in writing made within 120 days after separation from active duty and payment of premiums as herein-after provided, and without medical examination, be granted insurance. The insurance granted under this section shall be issued upon the same terms and conditions as are contained in standard policies of National Service Life Insurance except (1) term insurance may not be renewed on the term plan after the insured's 50th birthday; (2) the premium rates for term or permanent plan insurance shall be based on the 1958 Commissioners Standard Ordinary Mortality Table; (3) all cash, loan, extended and paid-up insurance values shall be based on the 1958 Commissioners Standard Ordinary Mortality Table; (4) all settlements on policies involving annuities shall be calculated on the basis of the Annuity Table for 1949; (5) all calculations in connection with insurance issued under this subsection shall be based on interest at the rate of 3½ per centum per annum; (6) the insurance shall include such other changes in terms and conditions as the Administrator determines to be reasonable and practicable; (7) the insurance and any total disability income provisions attached thereto shall be on a nonparticipating basis and all premiums and other collections therefor shall be credited to a revolving fund established in the Treasury of the United States and the payments on such insurance and total disability provision shall be made directly from such fund. Appropriations to such fund are hereby authorized.

"(b) The Administrator is authorized to set aside out of the revolving fund established under subsection (a) of this section such reserve amounts as may be required under accepted actuarial principles to meet all liabilities on insurance issued thereunder and any total disability income provision attached thereto. The Secretary of the Treasury is authorized to invest in and to sell and retire special interest-bearing obligations of the United States for the account of the revolving fund. Such obligations issued for this purpose shall have maturities fixed with due regard for the needs of the fund and shall bear interest at a rate equal to the average market yield (computed by the Secretary of the Treasury on the basis of market quotations as of the end of the calendar month next preceding the date of issue) on all marketable interest-bearing obligations of the United States then forming a part of the public debt which are not due or callable until after the expiration of four years from the end of such calendar month; except that where such average market yield is not a multiple of one-eighth of 1 per centum, the rate of interest of such obligation shall be the multiple of one-eighth of 1 per centum nearest such market yield."

(5) The analysis of subchapter I of chapter 19 of such title is amended by adding at the end thereof the following:

"726. Post-service insurance for persons serving in combat zones."

(6) Section 3107 of such title is amended by adding at the end thereof a new subsection as follows:

"(d) If the surviving spouse of a deceased person covered by indemnity insurance has remarried, or if any of such person's children are not in the custody of a surviving spouse, all or any part of the indemnity insurance otherwise payable to such spouse may be apportioned on behalf of surviving children or parents as may be prescribed by the Administrator."

AMENDMENT OFFERED BY MR. TEAGUE OF TEXAS

Mr. TEAGUE of Texas. Mr. Speaker, I offer an amendment.

The Clerk read as follows:

Amendment offered by Mr. TEAGUE of Texas: Strike out all after the enacting clause of S 2127 and insert the provisions of H.R. 10873, as passed.

The amendment was agreed to.

The bill was ordered to be read a third time, was read the third time, and passed, and a motion to reconsider was laid on the table.

A similar House bill, H.R. 10873, was laid on the table.

FURTHER MESSAGE FROM THE SENATE

A further message from the Senate by Mr. Arrington, one of its clerks, announced that the Senate agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H.R. 4750) entitled "An act to provide an extension of the interest equalization tax, and for other purposes."

The message also announced that the Senate agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H.R. 5788) entitled "An act to extend for an additional temporary period the existing suspension of duties on certain classifications of yarn of silk."

The message also announced that the Senate agrees to the report of the committee of conference on the disagreeing votes of the two Houses on the amendments of the Senate to the bill (H.R. 7961) entitled "An act to correct certain errors in the Tariff Schedules of the United States."

SENSE OF THE HOUSE OF REPRESENTATIVES RELATIVE TO INTERNATIONAL COMMUNISM IN THE WESTERN HEMISPHERE

Mr. SELDEN. Mr. Speaker, I move to suspend the rules and adopt the resolution (H. Res. 560) to express the sense of the House of Representatives declaring the policy of the United States relative to the intervention of the international communist movement in the Western Hemisphere.

The Clerk read as follows:

H. Res. 560

Whereas the subversive forces known as international communism, operating secretly

and openly, directly and indirectly, threaten the sovereignty and political independence of all the Western Hemisphere nations; and

Whereas the American Continents, by their free and independent positions which they have assumed and maintained, are not subject to colonization or domination by any power; and

Whereas the intervention of international communism, directly or indirectly, however disguised, in any American state, conflict with the established policy of the American Republics for the protection of the sovereignty of the peoples of such states and the political independence of their governments and

Whereas such a situation extended to any portions of the Western Hemisphere is dangerous to the peace and safety of the whole of it, including the United States; and

Whereas the ninth meeting of Consultation of Ministers of Foreign Affairs Serving as Organ of Consultation in Application of the Inter-American Treaty of Reciprocal Assistance recognized that acts possessing characteristics of aggression and intervention carried out against one or more of the member states of the Organization of American States may be responded to in either individual or collective form, which could go as far as resort to armed force, until such time as the Organ of Consultation take measures to guarantee the peace and security of the hemisphere: Now, therefore, be it

Resolved, That it is the sense of the House of Representatives that (1) any such subversive domination or threat of it violates the principles of the Monroe Doctrine, and a collective security as set forth in the act and resolutions heretofore adopted by the American Republics; and

(2) In any such situation any one or more of the high contracting parties to the Inter-American Treaty of Reciprocal Assistance may, in the exercise of individual or collective self-defense, which could go so far as resort to armed force, and in accordance with the declarations and principles above stated, take steps to forestall or combat intervention, domination, control, and colonization in whatever form, by the subversive forces known as international communism and its agencies in the Western Hemisphere.

The SPEAKER. Is a second demanded?

Mr. MAILLIARD. Mr. Speaker, I demand a second.

The SPEAKER. Is the gentleman opposed to the resolution?

Mr. MAILLIARD. I am not opposed to the resolution.

The SPEAKER. The gentleman does not qualify. Does any other Member on the minority side who is opposed to the resolution demand a second?

Mr. HAYS. Mr. Speaker, I demand a second.

The SPEAKER. Is the gentleman opposed to the resolution?

Mr. HAYS. I am.

The SPEAKER. The gentleman qualifies.

Without objection, a second will be considered as ordered.

There was no objection.

The SPEAKER. The gentleman from Alabama [Mr. SELDEN] is recognized for 20 minutes.

Mr. SELDEN. Mr. Speaker, I yield myself 10 minutes.

Mr. Speaker, the resolution before the House today breaks no new or controversial policy ground. It does, however,